

Information to identify the case:

Debtor 1	<u>Agapi Haralambidis</u>	Social Security number or ITIN	xxx-xx-6238
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	18-18399-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Agapi Haralambidis

10/9/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Agapi Haralambidis
 Debtor

Case No. 18-18399-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Oct 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2018.

db +Agapi Haralambidis, 38 Sunset Place, Bergenfield, NJ 07621-2034
 517557760 +Caine & Weiner Bio Reference Lab, PO Box 6241, Sioux Falls, SD 57117-6241
 517557759 +Commonwealth Financial System Emergency Physician, 245 Main St.,
 Dickson City, PA 18519-1641
 517557750 +Fay Financial, 939 W. North Ave, Chicago, IL 60642-7138
 517479530 +Fay Servicing, c/o Knuckles Komosinski, & Manfro LLP, 50 Tice Blvd. #183,
 woodcliff Lake, NJ 07677-7681
 517557761 +Gem Recovery North Jersey Orthopedics, 1001 McBride Av., Little Falls, NJ 07424-2534
 517557756 +Hackensack University Med. Ct., 30 Prospect Av, Hackensack, NJ United States 07601-1915
 517557754 +Mdland Funding LLC, 8875 Aero Dr., Ste 200, San Diego, CA 92123-2255
 517557752 Portfolio Recovery Assoc., LLC, 1 W. Corporate Blvd. Ste 100, Norfolk, VA 23502
 517557768 +Ral, 401 Hackensack, Ave., Hackensack, NJ 07601-6419
 517557770 +SYNCB Gap. Wallmart, JC Penney, 4125 Windward Plaza, Alpharetta, GA 30005-8738
 517557769 +Synchb Care Credit, 6th Ave Electronics, Electroni, po Box 965036, Orlando, FL 32896-5036
 517557771 +WFFNA T Bank, 800 Walnut St., Des Moines, IA 50309-3605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Oct 10 2018 01:12:04 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 10 2018 01:12:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr EDI: BECKLEE.COM Oct 10 2018 04:28:00 American Express National Bank, Becket & Lee, LLP,
 PO Box 3001, Malvern, PA 19355-0701
 cr +EDI: RMSC.COM Oct 10 2018 04:28:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 517557757 +EDI: AMEREXPR.COM Oct 10 2018 04:28:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 517491236 EDI: BECKLEE.COM Oct 10 2018 04:28:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517557766 EDI: BANKAMER.COM Oct 10 2018 04:28:00 Bank of America, PO Box 982238,
 El Paso, TX 79998
 517557764 +EDI: CAPITALONE.COM Oct 10 2018 04:28:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 517557753 +E-mail/Text: bankruptcy@cavps.com Oct 10 2018 01:12:17 Cavalry Spv 1 LLC,
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
 517557763 +EDI: CHASE.COM Oct 10 2018 04:28:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 517557755 +EDI: CITICORP.COM Oct 10 2018 04:28:00 Citi Bank, PO Box 6241,
 Sioux Falls, SD 57117-6241
 517557767 +EDI: WFNNB.COM Oct 10 2018 04:28:00 Comenity Bank, PO Box 182789,
 Columbus, OH 43218-2789
 517557751 EDI: DISCOVER.COM Oct 10 2018 04:28:00 Discover Bank, PO Box 15316,
 Wilmington, DE 19850
 517557762 +EDI: TSYS2.COM Oct 10 2018 04:28:00 Macy's, PO Box 8218, Mason, OH 45040-8218
 517557765 +EDI: WFNNB.COM Oct 10 2018 04:28:00 Spirit of Americas, 1103 Allen Drive,
 Milford, OH 45150-8763
 517481486 +EDI: RMSC.COM Oct 10 2018 04:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517557758 +EDI: WTRRN BANK.COM Oct 10 2018 04:28:00 Target National Bank, 3701 Wayzata Blvd #M56C,
 Minneapolis, MN 55416-3401

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 30

Date Rcvd: Oct 09, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2018 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,
NJ48@ecfcbis.com
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com
Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business
as Christiana Trust, not in its individual capacity, but solely as trustee, ET AL.
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Wilmington Savings Fund Society, FSB, doing business
as Christiana Trust, not in its individual capacity, but solely as trustee, ET AL.
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5